

DISASTER REBUILDING ASSISTANCE (DRA)
$3.5 Million Allocated for 2026

Through member institutions, Disaster Rebuilding Assistance (DRA) provides funds for the repair, rehabilitation and reconstruction of owner-occupied housing affected by disasters in federally declared disaster areas within the Federal Home Loan Bank of Dallas' (FHLB Dallas) five-state District of Arkansas, Louisiana, Mississippi, New Mexico and Texas.

Available Funds
February 2, 2026: $1.75 Million | August 3, 2026: $1.75 Million

New in 2026

- Member cap: $262.5K per offering
- Eligible disasters must have been declared by FEMA since January 1, 2022
- An intermediary working with a member must be an IRS established 501(c)(3) nonprofit organization, government entity or tribal entity
- Requests for roof replacements must be for a FORTIFIED roof

Application Period and Limits

- Members may apply until November 15, 2026, or until funds exhausted, whichever occurs first
- Maximum award per household is $15,000
- Intermediary fee must not exceed $750
- Please use the 2026 DRA Program Funding Manual when submitting requests

How to Apply

Members must first enroll in DRA before applying. To enroll, request the Disaster Rebuilding Assistance enrollment package be sent via Adobe Sign by emailing ahp@fhlb.com.

Homeowner Qualifications

- Homeowners must be at or below 80 percent of the area median income
- The property must be the applicant's primary residence
- The repairs, rehabilitation or reconstruction isn't covered by insurance or other funding sources

See ***fhlb.com/dra*** for more information, call 800.362.2944 or email **ahp@fhlb.com**.